

AD&D insurance offers three coverage options:

Employee Only: covers only you

Employee + Child(ren) or Modified Family: covers you and your children*

Employee + Family: covers you, your spouse/domestic partner and your children*

AD&D Semi-Monthly Payroll Deductions			
Coverage Range	Employee Only	Employee + Child(ren) (Modified Family)	Employee + Family
\$10,000	\$.08	\$.10	\$.13
\$20,000	\$.16	\$.20	\$.26
\$30,000	\$.24	\$.30	\$.39
\$40,000	\$.32	\$.40	\$.52
\$50,000	\$.40	\$.50	\$.65
\$60,000	\$.48	\$.60	\$.78
\$70,000	\$.56	\$.70	\$.91
\$80,000	\$.64	\$.80	\$1.04
\$90,000	\$.72	\$.90	\$1.17
\$100,000	\$.80	\$1.00	\$1.30
\$150,000	\$1.20	\$1.50	\$1.95
\$200,000	\$1.60	\$2.00	\$2.60
\$300,000	\$2.40	\$3.00	\$3.90
\$400,000	\$3.20	\$4.00	\$5.20
\$500,000	\$4.00	\$5.00	\$6.50

*The Principal Sum that applies to each person covered under The Policy as your Dependent, on the date of accident, is determined by multiplying Your Principal Sum by the percentage determined below:

	Spouse	Each Dependent Child
Spouse Only	60%	0%
Spouse & Dependent Child(ren)	50%	20%
Dependent Child(ren) only	0%	20%